



PRESS RELEASE

Federal Deposit Insurance Corporation • Each Depositor insured to at least \$250,000

FOR IMMEDIATE RELEASE
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FDIC Makes Public April Enforcement Actions; No Administrative Hearings are Scheduled

The Federal Deposit Insurance Corporation (FDIC) today released a list of orders of administrative enforcement actions taken against banks and individuals in April. No administrative hearings are scheduled.

The FDIC processed a total of 76 matters in April. These included 43 cease and desist consent orders; five removal and prohibition orders; four cross guarantee liabilities; five civil money penalties; nine prompt corrective actions; one order terminating a written agreement; seven orders terminating an order to cease and desist; one notice of intention to prohibit from further participation, findings of fact, conclusions of law, and notice of hearing; and one notice of charges and of hearing.

Copies of the orders referred to above can be obtained from or inspected at the FDIC's Public Information Center, 3501 Fairfax Drive, Room E-1002, Arlington, VA (telephone 703-562-2200 or 1-877-275-3342). To view individual orders below, click the link for the PDF next to the order. To view all orders online, visit the FDIC's Web page at <http://www.fdic.gov/bank/individual/enforcement/index.html>. A list of orders made public today follows.

FINAL ORDERS ISSUED PURSUANT TO SECTION 8(b), 12 U.S.C. § 1818(b) (Cease-and-Desist)

North Alabama Bank, Hazel Green, AL; FDIC-09-731b; [Issued 4/26/10 - PDF](#) ([PDF Help](#))

Pinnacle Bank, Rogers, AR; FDIC-10-169b; [Issued 4/9/10 - PDF](#) ([PDF Help](#))

Community Commerce Bank, Claremont, CA; FDIC-10-093b; [Issued 4/21/10 - PDF](#) ([PDF Help](#))



Congress created the Federal Deposit Insurance Corporation in 1933 to restore public confidence in the nation's banking system. It promotes the safety and soundness of these institutions by identifying, monitoring and addressing risks to which they are exposed. The FDIC receives no federal tax dollars — insured financial institutions fund its operations.

FDIC press releases and other information are available on the Internet at www.fdic.gov, by subscription electronically (go to www.fdic.gov/about/subscriptions/index.html) and may also be obtained through the FDIC's Public Information Center (877-275-3342 or 703-562-2200). PR-124-2010

Pan Pacific Bank, Fremont, CA; FDIC-10-098b; [Issued 4/22/10 - PDF \(PDF Help\)](#)

Sunrise Bank, San Diego, CA; FDIC-09-732b; [Issued 4/20/10 - PDF \(PDF Help\)](#)

First Southwest Bank, Alamosa, CO; FDIC-10-179b; [Issued 4/6/10 - PDF \(PDF Help\)](#)

Cortez Community Bank, Brooksville, FL; FDIC-09-646b; [Issued 4/6/10 - PDF \(PDF Help\)](#)

Great Florida Bank, Coral Gables, FL; FDIC-10-095b; [Issued 4/13/10 - PDF \(PDF Help\)](#)

OptimumBank, Plantation, FL; FDIC-09-721b; [Issued 4/16/10 - PDF \(PDF Help\)](#)

Bartow County Bank, Cartersville, GA; FDIC-09-707b; [Issued 4/14/10 - PDF \(PDF Help\)](#)

Citizens State Bank, Kingsland, GA; FDIC-10-007b; [Issued 4/14/10 - PDF \(PDF Help\)](#)

Covenant Bank & Trust, Rock Spring, GA; FDIC-10-024b; [Issued 4/28/10 - PDF \(PDF Help\)](#)

First State Bank, Wrens, GA; FDIC-10-122b; [Issued 4/28/10 - PDF \(PDF Help\)](#)

Arcola Homestead Savings Bank, Arcola, IL; FDIC-10-167b; [Issued 4/22/10 - PDF \(PDF Help\)](#)

CIBM Bank, Champaign, IL; FDIC-10-062b; [Issued 4/29/10 - PDF \(PDF Help\)](#)

Valley Community Bank, St. Charles, IL; FDIC-09-214b; [Issued 4/29/10 - PDF \(PDF Help\)](#)

Norstates Bank, Waukegan, IL; FDIC-10-116b; [Issued 4/16/10 - PDF \(PDF Help\)](#)

Waukegan Savings Bank, Waukegan, IL; FDIC-10-144b; [Issued 4/19/10 - PDF \(PDF Help\)](#)

Roxbury Bank, Roxbury, KS; FDIC-09-209b; [Issued 4/29/10 - PDF \(PDF Help\)](#)

PBK Bank, Inc., Stanford, KY; FDIC-10-147b; [Issued 4/19/10 - PDF \(PDF Help\)](#)

First Community Bank, Hammond, LA; FDIC-10-119b; [Issued 4/15/10 - PDF \(PDF Help\)](#)

The Harbor Bank of Maryland, Baltimore, MD; FDIC-10-051b; [Issued 4/5/10 - PDF \(PDF Help\)](#)

Bank of Alpena, Alpena, MI; FDIC-10-014b; [Issued 4/19/10 - PDF \(PDF Help\)](#)

Michigan Commerce Bank, Ann Arbor, MI; FDIC-09-713b; [Issued 4/5/10 - PDF \(PDF Help\)](#)

Cambridge State Bank, Cambridge, MN; FDIC-10-132b; [Issued 4/29/10 - PDF \(PDF Help\)](#)

The Bank of Elk River, Elk River, MN; FDIC-10-028b; [Issued 4/5/10 - PDF \(PDF Help\)](#)

Highland Bank, Saint Michael, MN; FDIC-10-029b; [Issued 4/14/10 - PDF \(PDF Help\)](#)

Citizens Bank & Trust Company, Chillicothe, MO; FDIC-10-080b; [Issued 4/14/10 - PDF \(PDF Help\)](#)

First Asian Bank, Las Vegas, NV; FDIC-10-220b; [Issued 4/12/10 - PDF \(PDF Help\)](#)

Magyar Bank, New Brunswick, NJ; FDIC-10-067b; [Issued 4/22/10 - PDF \(PDF Help\)](#)

Washita State Bank, Burns Flat, OK; FDIC-09-070b; [Issued 4/5/10 - PDF \(PDF Help\)](#)

PremierWest Bank, Medford, OR; FDIC-10-105b; [Issued 4/6/10 - PDF \(PDF Help\)](#)

Metro Bank, Lemoyne, PA; FDIC-10-137b; [Issued 4/29/10 - PDF \(PDF Help\)](#)

Earthstar Bank, Southhampton, PA; FDIC-08-080b; [Issued 4/29/10 - PDF \(PDF Help\)](#)

South Carolina Community Bank, Columbia, SC; FDIC-10-108b; [Issued 4/28/10 - PDF \(PDF Help\)](#)

Carolina First Bank, Greenville, SC; FDIC-10-121b; [Issued 4/30/10 - PDF \(PDF Help\)](#)

Cornerstone Community Bank, Chattanooga, TN; FDIC-10-037b; [Issued 4/2/10 - PDF \(PDF Help\)](#)

Heritage Community Bank, Greeneville, TN; FDIC-10-145b; [Issued 4/21/10 - PDF \(PDF Help\)](#)

TNBank, Oak Ridge, TN; FDIC-09-596b; [Issued 4/21/10 - PDF \(PDF Help\)](#)

Park Cities Bank, Dallas, TX; FDIC-10-081b; [Issued 4/15/10 - PDF \(PDF Help\)](#)

Holladay Bank & Trust, Salt Lake City, UT; FDIC-10-070b; [Issued 4/8/10 - PDF \(PDF Help\)](#)

Bank of the Northwest, Bellevue, WA; FDIC-09-712b; [Issued 4/2/10 - PDF \(PDF Help\)](#)

First Heritage Bank, Snohomish, WA; FDIC-10-252b; [Issued 4/26/10 - PDF \(PDF Help\)](#)

FINAL ORDERS ISSUED PURSUANT TO SECTION 8(e), 12 U.S.C. § 1818(e) (Removal and Prohibition Orders)

Firstbank – West Michigan, Ionia, MI; FDIC-09-416e; against Shane Husted; [Issued 4/27/10 - PDF \(PDF Help\)](#)

BankPlus, Belzoni, MS; FDIC-09-151e; against Jenny Marie Smith; [Issued 4/13/10 - PDF \(PDF Help\)](#)

BankPlus, Belzoni, MS; FDIC-09-575e; against Jennifer Wigley; [Issued 4/27/10 - PDF \(PDF Help\)](#)

Nova Bank, Berwyn, PA; FDIC-07-224e; against Craig J. Scher; [Issued 4/22/10 - PDF \(PDF Help\)](#)

Optumhealth Bank, Inc., Salt Lake City, UT; FDIC-10-162e; against Andrew E Hayford; [Issued 4/22/10 - PDF \(PDF Help\)](#)

**FINAL ORDERS ISSUED PURSUANT TO SECTION 5(e), 12 U.S.C. § 1815(e)
(Cross Guarantee Liability)**

Napa Community Bank, Napa, CA; FDIC-10-204kk; [Issued 4/22/10 - PDF](#) ([PDF Help](#))

Bank of Belleville, Belleville, IL; FDIC-10-205kk; [Issued 4/22/10 - PDF](#) ([PDF Help](#))

Adams Dairy Bank, Blue Springs, MO; FDIC-10-201kk; [Issued 4/22/10 - PDF](#) ([PDF Help](#))

Community Bank of Rowan, Salisbury, NC; FDIC-10-069kk; [Issued 4/12/10 - PDF](#) ([PDF Help](#))

**FINAL ORDERS ISSUED PURSUANT TO SECTION 8(i), 12 U.S.C. § 1818(i)
(Civil Money Penalties)**

Bank of Kampsville, Kampsville, IL; FDIC-10-187k; in the amount of \$5,500.00; [Issued 4/13/10 - PDF](#) ([PDF Help](#))

State Bank of Speer, Speer, IL; FDIC-09-583k; in the amount of \$5,005.00; [Issued 4/30/10 - PDF](#) ([PDF Help](#))

Kingsley State Bank, Kingsley, IA; FDIC-10-127k; in the amount of \$4,000.00; [Issued 4/13/10 - PDF](#) ([PDF Help](#))

Bonanza Valley State Bank, Brooten, MN; FDIC-10-112k; in the amount of \$2,500.00; [Issued 4/16/10 - PDF](#) ([PDF Help](#))

Summit Bank, Burlington, WA; FDIC-10-244k; in the amount of \$11,280.00; [Issued 4/14/10 - PDF](#) ([PDF Help](#))

**FINAL ORDERS ISSUED PURSUANT TO SECTION 38, 12 U.S.C. § 1831o
(Prompt Corrective Actions)**

Towne Bank of Arizona, Mesa, AZ; FDIC-10-263PCAS; [Issued 4/8/10 - PDF](#) ([PDF Help](#))

Innovative Bank, Oakland, CA; FDIC-10-271PCAS; [Issued 4/9/10 - PDF](#) ([PDF Help](#))

Sonoma Valley Bank, Sonoma, CA; FDIC-10-275PCAS; [Issued 4/13/10 - PDF](#) ([PDF Help](#))

Coastal Community Bank, Panama City Beach, FL; FDIC-10-247PCAS; [Issued 4/5/10 - PDF](#) ([PDF Help](#))

Broadway Bank, Chicago, IL; FDIC-10-266PCAS; [Issued 4/19/10 - PDF](#) ([PDF Help](#))

Citizens Bank & Trust Company, Chicago, IL; FDIC-10-302PCAS; [Issued 4/20/10 - PDF](#) ([PDF Help](#))

Lincoln Park Savings Bank, Chicago, IL; FDIC-10-303PCAS; [Issued 4/22/10 - PDF](#) ([PDF Help](#))

First Sound Bank, Seattle, WA; FDIC-10-306PCAS; [Issued 4/28/10 - PDF](#) ([PDF Help](#))

Washington First International Bank, Seattle, WA; FDIC-10-245PCAS; [Issued 4/1/10 - PDF \(PDF Help\)](#)

TERMINATION

Order Terminating a Written Agreement

Michigan Commerce Bank, Ann Arbor, MI; [Issued 4/5/10 - PDF \(PDF Help\)](#)

Orders Terminating an Order to Cease and Desist

Elkhart Community Bank. Elkhart, IN; FDIC-09-297b; [Issued 4/15/10 - PDF \(PDF Help\)](#)

Farmers Deposit Bank of Middleburg, Inc., Middleburg, KY; FDIC-08-185b; [Issued 4/19/10 - PDF \(PDF Help\)](#)

North Houston Bank, Houston, TX; FDIC-09-471b; [Issued 4/19/10 - PDF \(PDF Help\)](#)

Madisonville State Bank, Madisonville, TX; FDIC-09-470b; [Issued 4/29/10 - PDF \(PDF Help\)](#)

American Express Centurion Bank, Salt Lake City, UT; FDIC-09-251b; [Issued 4/14/10 - PDF \(PDF Help\)](#)

Bank of Tacoma, Tacoma, WA; FDIC-09-176b; [Issued 4/14/10 - PDF \(PDF Help\)](#)

Marine Bank, Wauwatosa, WI; (now known as CIBM Bank, Champaign, Illinois); FDIC-09-43b; [Issued 4/29/10 - PDF \(PDF Help\)](#)

NOTICES ISSUED

(Note: A Notice is a proposal enforcement action and is not a final decision or order by the FDIC)

Notice of Intention to Prohibit From Further Participation, Findings of Fact, Conclusions of Law, and Notice of Hearing

Hudson United Bank, Union City, NJ; n/k/a TD Bank, N. A., Wilmington, DE; FDIC-08-291e; [Issued 4/28/10 - PDF \(PDF Help\)](#)

Notice of Charges and of Hearing

USA Bank, Port Chester, NY; FDIC-10-060b; [Issued 4/16/10 - PDF \(PDF Help\)](#)
